

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

In re:
Ada R Ulmer

Case No. 18-32740
Chapter 13
Judge Opperman

Debtor(s)/

**OBJECTION TO PROOF OF CLAIM United Consumer Financial Services (PACER
CLAIM NO. 10)**

NOW COME(S), Debtor, Ada R Ulmer, by and through her attorney, Thav Gross, P.C., **and** in support of her objection to the Proof of Claim of United Consumer Financial Services (PACER Claim No. 10 states:

1. Debtor filed for Chapter 13 relief on November 29, 2018.
2. United Consumer Financial Services filed a Proof of Claim on January 10, 2019.
3. United Consumer Financial Services Proof of Claim sets forth a secured claim in the amount of \$996.46.
4. The proof of claim filed on behalf of United Consumer Financial Services (PACER Claim No. 10), asserts that the claim is secured, but fails to attach proof that its security interest has been perfected in contravention of F.R.Bankr.P. 3001(d).

WHEREFORE, Debtor prays that this Honorable Court amend the Proof of Claim of United Consumer Financial Services and grant any further and other relief as this Court deems equitable and just.

Dated: January 15, 2019

/s/ Brian Joel Small
Brian J. Small (P46901)
Garik Osipyants (P69952)
Julie Smyk (P55781)
Thav Gross PC
30150 Telegraph Rd., Ste. 444
Bingham Farms, MI 48025
bankruptcy@thavgross.com
(248) 645-1700

**UNITED STATES BANKRUPTCY COURT
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Debtor(s)

**ORDER AMENDING PROOF OF CLAIM OF United Consumer Financial Services
(PACER CLAIM NO. 10)**

This matter come before the court upon the Objection to Proof of Claim filed by the Debtor pursuant to L.B.R. 3007-1 (E.D.M.), the Objection having been served with the Notice of Objection to Claim in accordance with the local bankruptcy rules, the requisite time for a response having passed, no response to the Objection having been timely filed and served or all objections having been withdrawn, and the Court being otherwise sufficiently advised in the premises;

IT IS HEREBY ORDERED that the Proof of Claim filed on behalf of United Consumer Financial Services (PACER Claim No 10) on or about January 10, 2019 is amended to reflect an Unsecured claim in the amount of \$996.46.

PROPOSED ORDER

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

In re:
Ada R Ulmer
Address: 1061 River Forest Dr., Flint, MI 48532

Case No. 18-32740
Chapter 13
Judge Opperman

Debtor(s)/

NOTICE OF OBJECTION TO CLAIM

Debtor, by and through her attorney, Thav Gross, P.C., has filed an objection to your claim in this bankruptcy case.

Your claim may be reduced, modified, or denied. You should read these papers carefully and discuss them with your attorney, if you have one.

If you do not want the court to deny or change your claim, then on or before **February 9, 2018**, you or your lawyer must:

1. File with the court a written response to the objection, explaining your position, at:

U.S. Bankruptcy Court
226 West Second Street
Flint, MI 48502

If you mail your response to the court for filing, you must mail it early enough so that the court will receive it on or before the date stated above. All attorneys are required to file pleadings electronically.

You must also mail a copy to:

Brian J. Small,
Thav, Gross PC,
30150 Telegraph Rd., Ste 444
Bingham Farms, MI 48025

Carl Bekofske, 400 N. Saginaw Street, Suite 331
Flint, MI 48502

2. Attend the hearing on the objection, scheduled to be held on **February 19, 2019 at 10:00 am** in the Courtroom of Judge Opperman, 226 West Second Street, Flint, MI 48502, unless your attendance is excused by mutual agreement between yourself and the objector's attorney. (Unless the matter is disposed of summarily as a matter of law, the hearing shall be a pre-trial conference only; neither testimony nor evidence will be received. A pre-trial scheduling order may be issued as a result of the pre-trial conference.)

If you or your attorney do not take these steps, the court may decide that you do not oppose the objection to your claim, in which event the hearing will be canceled, and the objection sustained.

Dated: January 15, 2019

/s/ Brian Joel Small
Brian J. Small (P46901)
Garik Osipyants (P69952)
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Revised 12/1-2010

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Debtor(s)

_____ /

PROOF OF SERVICE

Julie Smyk, being sworn, deposes and says that on January 15, 2019 she served a copy of Debtor's Objection To The Proof of Claim of United Consumer Financial Services, Proposed Order Granting Debtor's Objection To The Proof of Claim, Notice of Objection To Claim, and Proof of Service in said case upon the following parties by depositing said copies in the U.S. Mail, postage prepaid, properly addressed as follows:

CREDITOR:

United Consumer Financial Services
c/o Bass & Associates, P.C.
3936 E. Ft. Lowell, Suite 200
Tucson, AZ 85712

Further, Chapter 13 Trustee, Carl Bekofske, 400 N. Saginaw Street, Suite 331, Flint, MI 48502 shall be served via ECF.

Dated: January 15, 2019

/s/ Brian Joel Small
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Garik Osipyants (P69952)
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